

**Information to identify the case:**

Debtor 1	Ralph Louis Luick Sr.	Social Security number or ITIN xxx-xx-7070
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 7/30/19
Case number: 19-22989-GLT		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Ralph Louis Luick Sr.	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1287 Route 68 Rochester, PA 15074	
<b>4. Debtor's attorney</b> Name and address	Robert B. Marcus 436 Seventh Avenue Suite 220 Koppers Building Pittsburgh, PA 15219	Contact phone 412-391-9991 Email: <a href="mailto:attnyrobmarcus@yahoo.com">attnyrobmarcus@yahoo.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmeef@chapter13trusteewdpa.com">cmeef@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/26/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>September 23, 2019 at 01:00 PM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline: 11/22/19</b>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 10/8/19</b>	
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/27/20</b>	
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>9/23/19 at 01:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>		
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ralph Louis Luick, Sr.  
 Debtor

Case No. 19-22989-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db +Ralph Louis Luick, Sr., 1287 Route 68, Rochester, PA 15074-2702  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15095797 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250  
 15095798 +#+Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445  
 15095804 +Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560  
 15095805 +Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238  
 15095806 +Fleet Services of America, Mag. District 36-2-02, 175 Friendship Circle, Beaver, PA 15009-1395  
 15095807 +Genesis Medical Assoc., 8150 Perry Highway, Pittsburgh, PA 15237-5232  
 15095811 +Nationwide Recovery, 501 Shelley Dr Ste 300, Tyler, TX 75701-9553  
 15095813 +Petit, Spontak & Mihok, BNY Mellon Center, Suite 2900, Pittsburgh, PA 15212  
 15095814 +Resurgent, Care Of Resurgent Capital Serv, Greenville, SC 29602  
 15095815 +Spirit Shop, P.O. Box 535816, Grand Prairie, TX 75053-5816  
 15095817 +UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472  
 15095816 +United Rev, Po Box 1184, Langhorne, PA 19047-6184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: attnyrobmarcus@yahoo.com Aug 27 2019 03:01:47 Robert B. Marcus,  
 436 Seventh Avenue, Suite 220 Koppers Building, Pittsburgh, PA 15219  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:31 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 27 2019 03:02:38  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr E-mail/Text: kburkley@bernsteinlaw.com Aug 27 2019 03:03:13 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Aug 27 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15095799 +EDI: GMACFS.COM Aug 27 2019 06:43:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington, MN 55438-0901  
 15095801 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 27 2019 03:03:01  
 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, FL 33146-1873  
 15095802 +EDI: CAPITALONE.COM Aug 27 2019 06:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 15104167 EDI: CAPITALONE.COM Aug 27 2019 06:43:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15095808 EDI: IRS.COM Aug 27 2019 06:43:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
 15095809 +E-mail/Text: bncnotices@becket-lee.com Aug 27 2019 03:02:03 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 15095812 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:31 PA Dept. of Revenue,  
 Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0001  
 15105633 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:31  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 15097449 +EDI: RMSC.COM Aug 27 2019 06:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BAYVIEW LOAN SERVICING, LLC  
 15095810 Melanie Ann Stemler  
 15095800\* +Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
 15095803\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: aala  
Form ID: 309I

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Aug 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmllawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert B. Marcus on behalf of Debtor Ralph Louis Luick, Sr. attnyrobmarcus@yahoo.com  
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 5